



Order Filed on February 24, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

In Re:

Alice R. Cutliff

Case No.: 20-23328

Hearing Date: 02/23/2021

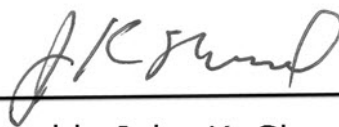
Judge: Sherwood

Chapter: 7

ORDER ON REAFFIRMATION AGREEMENT

The relief set forth on the following page is **ORDERED**.

DATED: February 24, 2021



Honorable John K. Sherwood
United States Bankruptcy Court

The Debtor(s) having filed a motion for approval of the reaffirmation agreement dated

01/25/2021 made between the debtor(s) and _____

Santander Consumer, USA, and the Court having held the hearing required by

11 U.S.C. § 524(d) on notice to the debtor(s) and the creditor on 02/23/2021, it is

hereby ORDERED that:

- ☒ The Court GRANTS the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
- ☒ The Court GRANTS the debtor's motion under 11 U.S.C. § 524(k)(8) and approves the reaffirmation agreement described above.
- ☐ The Court does not approve the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☐ The Court disapproves the reaffirmation agreement under 11 U.S.C. § 524(m).
- ☐ The Court denied the reaffirmation agreement for lack of prosecution.

In re:
Alice R. Cutliff
Debtor

Case No. 20-23328-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 24, 2021

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db	+ Alice R. Cutliff, 119 Pineview Terrace, Plainfield, NJ 07062-1505

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2021 at the address(es) listed below:

Name	Email Address
David Wolff	dwtrustee@verizon.net NJ50@ecfbis.com
David Wolff	on behalf of Trustee David Wolff dwtrustee@verizon.net
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kirsten B. Ennis	on behalf of Debtor Alice R. Cutliff pacerecf@ennislegal.com r53278@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5